

Certificate Number: 02998-ILN-CC-033519464



## CERTIFICATE OF COUNSELING

I CERTIFY that on October 7, 2019, at 5:49 o'clock PM EDT, Michael S Helmstetter received from Consumer Education Services, Inc., DBA Start Fresh Today/DBA Affordable Bankruptcy Course, an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the Northern District of Illinois, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: October 7, 2019 By: /s/Angela McMillan

Name: Angela McMillan

Title: Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See 11 U.S.C. 109(h) and 521(b).*